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AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111
Serial Number: 09/389,540
Filing Date: September 3, 1999
Title: VIRTUAL SMART CARD SYSTEM AND METHOD

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Dkt: 105.163US1

REMARKS

This responds to the Office Action mailed on August 26, 2005, and the references cited therewith.

No claims are amended, claims 14-16 are cancelled, and no claims are added; as a result, claims 1-13 and 17 are now pending in this application.

§102 Rejection of the Claims

Claims 14-16 were rejected under 35 U.S.C. § 102(a) for anticipation by Hsu et al. (U.S. 5,982,898). Claims 14-16 are cancelled.

Allowable Subject Matter

Claims 1-13 and 17 were allowed.

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CONCLUSION

Applicant respectfully submits that the claims are in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's attorney at (612) 373-6909 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

LAWRENCE SMITH ET AL.

By their Representatives,

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.
P.O. Box 2938
Minneapolis, MN 55402
(612) 373-6909

Date

November 3, 2005

By

Thomas F. Brennan

Thomas F. Brennan
Reg. No. 35,075

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 3rd day of November, 2005.

Name

Amy Moriarty

Signature

[Signature]